

Information to identify the case:

Debtor 1	Phillip Michael Hammond	Social Security number or ITIN	xxx-xx-8194
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Rachele R Bonelli	Social Security number or ITIN	xxx-xx-9720
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22542-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Phillip Michael Hammond

Rachele R Bonelli

10/17/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Phillip Michael Hammond
 Rachele R Bonelli
 Debtors

Case No. 18-22542-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Oct 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018.

db #+Phillip Michael Hammond, 792 Pine Vue Drive, Apollo, PA 15613-8542
 jdb #+Rachele R Bonelli, 792 Pine Vue Drive, Apollo, PA 15613-8542
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 cr +Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C.,
 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
 14870371 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 14870374 +Citizens Bank FM, 121 S. 13th Street, Lincoln, NE 68508-1904
 14870375 +Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
 14870380 +Phoenix Financial Services, LLC, PO Box 361450, Indianapolis, IN 46236-1450
 14870382 +RBS Citizens, 1000 Lafayette Blvd., Bridgeport, CT 06604-4725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2018 02:33:32 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14870368 E-mail/Text: ebn@americollect.com Oct 18 2018 02:34:03 Americollect, 1851 S. Alverno Road,
 Manitowoc, WI 54220
 14870367 +EDI: GMACFS.COM Oct 18 2018 06:18:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 14870369 +EDI: CHASE.COM Oct 18 2018 06:18:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
 14870378 EDI: DISCOVER.COM Oct 18 2018 06:18:00 Discover Card, PO Box 15316,
 Wilmington, DE 19850
 14870379 +EDI: MID8.COM Oct 18 2018 06:18:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 14871179 +EDI: PRA.COM Oct 18 2018 06:18:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14870381 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 18 2018 02:34:11 Quicken Loans,
 1050 Woodward Ave., Detroit, MI 48226-1906
 14870384 +E-mail/Text: Supportservices@receivablesperformance.com Oct 18 2018 02:34:29
 Receivables Performance, 20816 44th Avenue W, Lynnwood, WA 98036-7744
 14870385 +EDI: RMSC.COM Oct 18 2018 06:18:00 Synchrony Bank/Walmart, PO Box 965036,
 Orlando, FL 32896-5036
 14870386 +E-mail/Text: BankruptcyNotice@upmc.edu Oct 18 2018 02:34:20 UPMC, 2 Hot Metal St.,
 Pittsburgh, PA 15203-2348
 14870373 E-mail/Text: creditreconciliation@peoples.com Oct 18 2018 02:33:56 Citizens Bank,
 1000 Lafayette Blvd., Bridgeport, CT 06604

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 aty* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14870370* +Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
 14870372* +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 14870376* +Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
 14870377* +Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
 14870383* +RBS Citizens, 1000 Lafayette Blvd., Bridgeport, CT 06604-4725

TOTALS: 1, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Oct 17, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,
mmh@nsslawfirm.com;pa73@ecfcbis.com
Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;pa73@ecfcbis.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Gas Company LLC, f/k/a Peoples TWP LLC
sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Samuel M. DiFatta on behalf of Joint Debtor Rachele R Bonelli difatta1015@comcast.net,
richard.gainey@comcast.net
Samuel M. DiFatta on behalf of Debtor Phillip Michael Hammond difatta1015@comcast.net,
richard.gainey@comcast.net

TOTAL: 7